State of Idaho

DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor P.O. Box 83720 Boise, Idaho 83720-0043 Phone (208)334-4250 FAX # (208)334-4398 WILLIAM W. DEAL Director

Editorial from the Idaho Department of Insurance Director, Bill Deal

Contact: Tricia Carney, Public Information Specialist

Phone: 208-334-4312 Cell: 208-850-2342

Department of Insurance is Advocate for Consumers

(June 23, 2009) – Recent news stories have highlighted many health care coverage concerns for Idahoans. The Idaho Department of Insurance is a valuable resource for information or help with questions about any insurance product in Idaho.

As advocates for consumers, our Consumer Affairs officers received over 8,000 phone calls, investigated over 800 written complaints and recovered more than \$2 million for Idahoans in 2008. Our highly trained staff can help with questions such as:

- What insurance companies or insurance agents are licensed to sell insurance in Idaho? We can confirm if a company or agent is licensed, provide complaint comparisons for previous years and assist with coverage questions.
- My insurance company denied my claim. What do I do next? Can I file an appeal?

 We can advise on appeal procedures or assist with a written complaint against an insurance company. In January 2010 a new service will be available for consumers to request an *independent external review* of medical claims that have been denied by insurers on the grounds that they are investigational or not medically necessary.
- My new premium is 35% higher than what I was paying. Can the company charge me that much more?

Written requests for assistance allow us to contact the insurance company and review the factors used for a rate increase to see if that increase complies with Idaho insurance laws.

• I've been told I'm "uninsurable." Is there any way I can get health insurance?

The Idaho Individual High Risk Reinsurance Pool Plans may provide coverage for re-

The Idaho Individual High Risk Reinsurance Pool Plans may provide coverage for residents who are "uninsurable." We can explain eligibility, benefit options and coverage under the five available plans, and the amount of monthly premium for each plan.

• I have questions and need information about Medicare.

Our Senior Health Insurance Benefits Advisors (SHIBA) are always happy to assist you with your Medicare concerns. Call them toll-free at 800-247-4422.

A Consumer Affairs officer is available from 8 am to 5 pm, Mountain Time, in Boise at 700 W State Street, 3rd Floor. In Boise call 334-4250, or toll-free in Idaho, 800-721-3272. Our Web address is www.doi.idaho.gov. We are here to help Idaho consumers and we always appreciate the opportunity to be of assistance.